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Part III

Federal Reserve System

12 CFR Part 203

Home Mortgage Disclosure; Proposed Rule

FEDERAL RESERVE SYSTEM

12 CFR Part 203

[Regulation C; Docket No. R–1186]

Home Mortgage Disclosure

AGENCY: Board of Governors of the Federal Reserve System.

ACTION: Proposed rule; request for comment on revised formats for public disclosure of lending data.

SUMMARY: The Board is soliciting comment on revised formats for public disclosure of mortgage lending data reported pursuant to the Home Mortgage Disclosure Act and Regulation C, in light of revisions to Regulation C requiring lending institutions to report new loan pricing and other loan data. The first year for which the new data will be reported is 2004; data from institutions are due no later than March 1, 2005, and the data will be reflected in the public disclosures scheduled to be released in summer 2005.

DATES: Comments must be received by May 10, 2004.

ADDRESSES: Comments should refer to Docket No. R–1186 and may be mailed to Jennifer J. Johnson, Secretary, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue, NW., Washington, DC 20551. Please consider submitting your comments through the Board's Web site at *www.federalreserve.gov/generalinfo/foia/ProposedRegs.cfm,* by e-mail to *regs.comments@federalreserve.gov,* or by fax to the Office of the Secretary at 202/452–3819 or 202/452–3102. Rules proposed by the Board and other federal agencies may also be viewed and commented on at *www.regulations.gov.*

All public comments are available from the Board's Web site at *www.federalreserve.gov/generalinfo/foia/ProposedRegs.cfm* as submitted, except as necessary for technical reasons. Accordingly, your comments will not be edited to remove any identifying or contact information. Public comments may also be viewed electronically or in paper in Room MP–500 of the Board's Martin Building 20th and C Streets, NW.) between 9 a.m. and 5 p.m. on weekdays.

FOR FURTHER INFORMATION CONTACT: Glenn Canner, Senior Adviser, Division of Research and Statistics, at (202) 452–2910; or John C. Wood or Kathleen C. Ryan, Counsel, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, Washington, DC 20551, at (202) 452–3667 or (202) 452–2412. For users of Telecommunications Device for the Deaf (TDD) only, contact (202) 263–4869.

SUPPLEMENTARY INFORMATION:

I. Background

The Home Mortgage Disclosure Act (HMDA), 12 U.S.C. 2801 *et seq.*, requires certain depository and for-profit nondepository institutions to collect, report, and publicly disclose data about applications for, and originations and purchases of, home purchase and certain other home-secured loans (such as refinanced home purchase loans) and home improvement loans (whether secured or unsecured). The Board's Regulation C, 12 CFR Part 203, implements HMDA. The data reported include the application date; the type, purpose, and amount of the loan or application; the date and type of action taken on the application; the location of the property to which the loan relates; the race, ethnicity, sex, and income of the applicant or borrower; the type of purchaser if the loan is sold; and the reasons for denial if the application is denied.

Pursuant to section 304(h) of HMDA, lending institutions subject to the act report data on the HMDA Loan/Application Register (HMDA–LAR) in a loan-by-loan and application-by-application form. The data are then submitted to the federal financial regulatory agencies. Sections 304 and 310 of HMDA direct the Federal Financial Institutions Examination Council (FFIEC) to edit and process the data and to produce public disclosure statements, which are sent back to the reporting institutions to be made available to the public upon request. In addition, the FFIEC sends the institutions' public disclosure statements to central depositories (such as public libraries) in each metropolitan statistical area (MSA), along with aggregate disclosures covering all reporting institutions in that MSA. Under section 304(h) of HMDA, the Board—in cooperation with the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC), the National Credit Union Administration (NCUA), and the Department of Housing and Urban Development (HUD)—is directed to develop the format for the public disclosures.

The Board recently completed a review of Regulation C (see 67 FR 7222, February 15, 2002, and 67 FR 43217, June 27, 2002). Amendments to the regulation adopted as a result of the review require institutions to report new items, including a rate spread between the annual percentage rate (APR) on the loan and the yield on Treasury securities of comparable maturity; whether the loan is subject to the Home Ownership and Equity Protection Act (HOEPA); whether manufactured housing is involved; the type of lien on the property (first, subordinate, or none); and certain information about requests for preapproval. In addition, the regulation was amended to conform to changes in standards for collection of applicant data on race and ethnicity adopted by the Office of Management and Budget (OMB). The first year for which the new data will be reported is 2004; data from institutions must be submitted to the appropriate federal financial regulatory agency no later than March 1, 2005, and the data will be reflected in the public disclosures scheduled to be released in summer 2005.

To facilitate public access to the new information that will be reported, in keeping with the purposes of the act, the formats for the public HMDA disclosure statements will be revised. The Board and the other regulatory agencies seek public comment on the proposed formats for the revised disclosure statements. The proposed changes include revisions to some of the existing disclosure tables, deletion of one set of existing tables, and the addition of new tables.

The proposed revisions to the existing tables are primarily to reflect the changes to the race and ethnicity categories adopted by OMB and the itemization of data on manufactured housing. One series of tables (Tables 6–1 through 6–6) would be deleted because of their perceived lack of utility to HMDA data users. The proposed new tables reflect new data on rate spread, HOEPA status, lien status, preapproval requests, and manufactured housing. Comment is solicited on these proposed revisions, deletions, and additions.

II. Explanation of Proposed Revised Disclosure Formats

A. Revisions to Existing Tables and Series of Tables

The existing tables for each reporting financial institution are Tables 1, 2, 3, 4–1 through 4–6, 5–1 through 5–6, 6–1 through 6–6, 7–1 through 7–6, and 8–1 through 8–6, and Supplemental Tables 1 and 2. There are also aggregate versions of Tables 1 through 8–6, reflecting the aggregated data of all reporting financial institutions in each MSA. In addition, there are Aggregate Tables 9 and 10, but no versions of these tables for individual financial institutions. In each case, the same

changes that would be made to the basic individual institution tables (1 through 8–6) would also be made to the aggregate and supplemental versions. For example, Table 1, Aggregate Table 1, and Supplemental Table 1 would be revised in the same way.

1. Table 1 and Supplemental Table 1—Disposition of Loan Applications, by Location of Property and Type of Loan

Existing Table 1 shows action taken on loan applications (such as loan originated, application approved but not accepted, application denied), detailed by the census tract in which a property is located. The table also shows the type of loan (government-backed 1-to-4 family home purchase loans, conventional 1-to-4 family home purchase loans, 1-to-4 family refinancings, 1-to-4 family home improvement loans, multifamily loans, and loans on 1-to-4 family non-owner-occupied property).

Institutions are required to report property location (generally MSA, state, county, and census tract) for loans on property located in MSAs in which they have home or branch offices. Therefore, for each reporting institution, Table 1 is produced for each MSA in which the institution has offices. In addition, some institutions are required by the regulations implementing the Community Reinvestment Act (12 U.S.C. 2901 *et seq.*) to report property location for all loans, no matter where the property is located, and some institutions voluntarily choose to do so. In these cases, Supplemental Table 1 is produced to reflect the same information as Table 1 for loans on property not located in MSAs where the institution has offices.

The only substantive change to Table 1 (and Aggregate Table 1 and Supplemental Table 1) is the addition of a new column G to provide separately itemized data for loan applications for manufactured housing. Existing Table 1 shows combined data covering both manufactured housing loans and 1-to-4 family housing loans. The revised table would continue to include manufactured housing loans along with 1-to-4 family loans in columns A, B, C, and D, and the heading for these columns would be changed to reflect this fact.

2. Table 2 and Supplemental Table 2—Loans Purchased, by Location of Property and Type of Loan

Existing Table 2 shows loans purchased by the institution, detailed by census tract and by type of loan, using the same loan types as in Table 1. As with Table 1, Table 2 is produced for each MSA in which the institution has offices. Supplemental Table 2 reflects the same information as Table 2, for loans on property not located in MSAs where the institution has offices.

The only changes to Table 2 (and to Aggregate Table 2 and Supplemental Table 2) would be the same as to Table 1: The addition of a column G for manufactured housing loans and the change in the heading for columns A, B, C, and D to reflect the fact that data in those columns include manufactured housing loans.

3. Table 3—Loans Sold, by Characteristics of Borrower and of Census Tract in Which Property Is Located and by Type of Purchaser

Existing Table 3 shows loans sold by the institution, detailed by the race, sex, and income of the borrower; by the racial and income characteristics of the census tract in which the property is located; and by the type of entity that purchased the loan (such as Fannie Mae, commercial bank, or affiliate of the institution). Table 3 is produced for each MSA in which the institution has offices.

The types of purchasers shown in Table 3 would be conformed to the revised categories for type of purchaser used under the amended Regulation C. The changes included combining the commercial bank and savings institution categories; adding credit unions, mortgage banks, and finance companies to the life insurance company category; adding a new category for private securitization; and nonsubstantive terminology changes.

Table 3 would also reflect the changes in borrower characteristics collected under the Regulation C revisions. The Regulation C revisions conform to standards for collection of data on race and ethnicity adopted by OMB. The OMB standards allow individuals to self-identify using more than one racial category, treat ethnicity and race as separate items of information, separate ''Asian or Pacific Islander'' into two categories (''Asian'' and ''Native Hawaiian or Other Pacific Islander,'') eliminate the category ''Other,'' and make nonsubstantive terminology changes.

The racial categories in revised Table 3 follow the new categories adopted in revised Regulation C. To reflect loans where the applicant has marked more than one minority race, a new category entitled ''2 or More Minority Races'' would be added. Where the applicant chose white and one minority race category (for example, Asian) the loan would be reflected in the data for the minority race (Asian, in this example). Ethnicity would be shown separately from race, using the categories ''Hispanic or Latino,'' ''Not Hispanic or Latino,'' ''Joint (Hispanic or Latino/ Not Hispanic or Latino),'' and ''Ethnicity Not Available'' (paralleling ''Race Not Available''). ''Joint (Hispanic or Latino/ Not Hispanic or Latino)'' would apply where one joint applicant is Hispanic or Latino and the other is not, paralleling the ''Joint'' category under race which applies where one applicant is minority and the other is white.

In the racial categories in revised Table 3, white is divided into ''White—Hispanic or Latino'' and ''White—Not Hispanic or Latino,'' to allow data users to better focus on data about lending to minorities more generally, and to provide some continuity with data generated under the existing HMDA disclosures (in that ''White—Not Hispanic or Latino'' in the proposed revised disclosures appears to be substantially equivalent to ''White'' in the existing disclosures). For similar reasons, revised Table 3 contains a data line entitled ''Total Minority,'' which aggregates loan data from all categories except ''White—Not Hispanic or Latino'' and ''Race Not Available.''

The section of Table 3 detailing loans sold by sex of the borrower—which appears not to have great utility for most data users—would be deleted. The information can be derived from the institution's HMDA–LAR, which is available to the public directly from the institution.

The section of Table 3 showing loans sold by income of the borrower remains unchanged. The section showing loans sold by racial/ethnic composition of census tracts and by income of census tracts also remains unchanged, except for a possible change affecting loans on property in the Commonwealth of Puerto Rico.

The existing public disclosure tables for MSAs in Puerto Rico contain no data in the section on racial/ethnic composition of census tracts, because in the decennial censuses up to and including 1990, this information was not collected for areas in Puerto Rico. In the 2000 census, information was collected on the racial and ethnic composition of census tracts in Puerto Rico, and Table 3 for MSAs in Puerto Rico could be revised to show the data. The census tract data from all MSAs are rolled up into national aggregates, which are not part of the public HMDA disclosures sent to central depositories, but are available from the FFIEC. Inclusion of the Puerto Rico census tract data now, after excluding them in the past, could make trend analysis at the national level more difficult.

The revised format for Table 3 contained in this proposal includes the census tract data for MSAs in Puerto Rico. Comment is solicited on whether the national aggregate tables should include or exclude the Puerto Rico census tract data.

4. Table 4 Series—Disposition of Applications, by Race, Ethnicity, Gender and Income of Applicant

The existing tables in the Table 4 series show action taken on applications for various types of loans, detailed by race/national origin of applicants and further itemized by sex of applicants, and detailed by income of applicants. There is one table for each type of loan, using the same loan types as in Table 1. Thus, Table 4–1 shows disposition of applications for government-insured and government-guaranteed home purchase loans on 1-to-4 family dwellings; Table 4–2 shows disposition of applications for conventional home purchase loans on 1-to-4 family dwellings; Table 4–3 shows disposition of applications for refinancings on 1-to-4 family dwellings; Table 4–4 shows disposition of applications for home improvement loans on 1-to-4 family dwellings; Table 4–5 shows disposition of applications for loans on multifamily dwellings; and Table 4–6 shows disposition of applications for loans on 1-to-4 family non-owner-occupied property. Each of these tables is produced for each MSA in which the institution has offices.

The changes to the tables in the Table 4 series parallel changes to Table 3 with regard to the race and ethnicity categories, as described above. Within each of these categories, itemized data would also be shown for Male, Female, and Joint (applying where one joint applicant is male and the other is female). A section with data on ''Total Minority'' would be calculated the same way as in Table 3 and would include detail on Male, Female, and Joint.

As in Table 3, the section in the Table 4 series showing action taken on applications by income of applicants remains unchanged. The titles of the tables also remain unchanged except that ''1-to-4 Family and Manufactured Home Dwellings'' replaces ''1-to-4 Family Homes'' in Tables 4–1, 4–2, 4–3, 4–4, and 4–6, which continue to include manufactured homes along with 1-to-4 family homes. ''Ethnicity'' is added to the titles on each of the tables, since ethnicity is now treated as a separate item of data from race.

A new Table 4–7 would be added, titled ''Disposition of Applications for Home Purchase, Home Improvement, or Refinancing Loans, Manufactured Home Dwellings, by Race, Ethnicity, Gender and Income of Applicant.'' The data shown would be the same as in the other tables in the Table 4 series, as revised, except that the data would relate to manufactured home loan applications. Thus, the data in Table 4–7 will be a subset of the data in Tables 4–1, 4–2, 4–3, and 4–4. In this respect, new Table 4–7 parallels the new columns covering manufactured home loans and applications in Tables 1 and 2.

5. Table 5 Series—Disposition of Applications, by Income, Race and Ethnicity of Applicant

The existing tables in the Table 5 series show action taken on applications for various types of loans, detailed by race/national origin of applicants and further itemized by income of applicants. There is one table for each type of loan, using the same loan types as in the Table 4 series; the two series of tables differ only in how the data are itemized.

The changes mirror those made to the Table 4 series. The race/national origin categories are changed, and ethnicity added in a separate section of data; the table titles are conformed; and a new Table 5–7 shows data for manufactured home loan applications.

6. Table 6 Series—Disposition of Applications, by Income and Gender of Applicant

The existing tables in the Table 6 series show action taken on applications for various types of loans, detailed by income of applicants and further itemized by sex of applicants. Again, there is one table for each type of loan. The Table 6 series parallels the 4 and 5 series; the only difference is in how the data are itemized.

The agencies propose to eliminate the Table 6 series as redundant. The agencies believe that the Table 6 series is used very infrequently. Information on lending patterns by income and sex of loan applicants remains available in the 4 and 5 series of tables, as well as through the modified HMDA–LAR data that are also publicly available.

7. Table 7 Series—Disposition of Applications, by Characteristics of Census Tract in Which Property is Located

The existing tables in the Table 7 series show action taken on applications, using the same types of loans as in the 4, 5, and 6 series, but in this case detailed by the racial/ethnic composition and median family income of the census tract in which the property is located.

The Table 7 series remains unchanged, except for the addition of a Table 7–7 to reflect manufactured home loan applications, and the inclusion of data from census tracts in Puerto Rico. The issues for the Table 7 series with regard to the Puerto Rico census tract data are the same as for Table 3; refer to the discussion of Table 3 above.

8. Table 8 Series—Reasons for Denial of Applications, by Race, Ethnicity, Gender, and Income of Applicant

The existing tables in the Table 8 series cover applications that have been denied, and show the reasons for denial detailed by the race, sex, and income of the loan applicant. As in the other series, there is one table for each type of loan, using the same loan types.

The changes made to the Table 8 series mirror those in the 4 and 5 series in regard to the race/ethnicity categories and inclusion of ethnicity as a separate item of data. A new Table 8–7 shows reasons for denial of manufactured home loan applications.

9. Aggregate Table 9—Disposition of Loan Applications, by Median Age of Homes in Census Tract in Which Property Is Located and Type of Loan

Existing Aggregate Table 9 shows action taken on loan applications, by median age of properties within census tracts where the subject property is located and by type of loan. The Aggregate Table 9 for each MSA covers the aggregated data for all reporting institutions in that MSA; no Table 9 is produced for individual financial institutions.

Proposed changes to Aggregate Table 9 include adding a column to reflect data on manufactured home loan applications and updating the ranges of median ages of homes by ten years. A section of data covering median ages from 1990 through March 2000 will be added at the beginning of the table; the section covering median ages of 1949 or earlier, at the end of the existing Aggregate Table 9, will be deleted; and the range 1950–1959 in the existing table will be changed to 1959 or earlier. The updated ranges will be used beginning with the disclosures covering 2003 lending data, scheduled to be published in summer 2004.

10. Aggregate Table 10—Disposition of Loan Applications, by Principal City versus Non-Principal City Property Location and Type of Loan

Existing Aggregate Table 10 shows action taken on loan applications, by property location and by type of loan. The property location itemization consists of only two categories: Central

city in the given MSA, and any other location in that MSA outside the central city. No Table 10 is produced for individual financial institutions.

Changes that would be made to Aggregate Table 10 include adding a column for data on manufactured home loan applications and substituting ''principal city'' for ''central city,'' to reflect terminology adopted by OMB.

B. New Tables and Series of Tables

A number of new tables would be produced to reflect new data items that are being collected under revised Regulation C on loan pricing (the rate spread), HOEPA status, lien status, and preapproval requests. The new tables would also reflect manufactured home lending in more detail than is given in the revised existing tables.

1. Table 11 Series—Pricing Information for Conventional Loans on 1-to-4 Family Owner-Occupied Dwellings

Under revised Regulation C, institutions must report the rate spread between the APR on the loan and the yield on Treasury securities of comparable maturity for loans subject to the Truth in Lending Act (TILA), since these loans will have an APR for use in calculating the rate spread. Loans on 1-to-4 family owner-occupied homes are generally subject to TILA, and accordingly the new Table 11 series would focus on this category of loans. (Loans for owner-occupied manufactured homes are also subject to TILA, and are covered in Table 12, as discussed below.) The tables would focus on conventional loans, because concern about possible loan pricing problems has centered on conventional, rather than government-backed, lending. Loan pricing data on government-backed lending are available to the public on institutions' HMDA–LARs.

The Table 11 series comprises Tables 11–1 through 11–6. Table 11–1 covers conventional first-lien home purchase loans on 1-to-4 family owner-occupied dwellings. It would show, for a given reporting institution in each of the institution's MSAs, the number of such loans for which the institution did not report rate spread data because the difference between the APR on the loan and the yield on the applicable Treasury security was below the three percentage point reporting threshold for first-lien loans. It would also show the number of such loans for which the institution reported rate spread data. The table would then show the number of loans falling into various ranges of percentage points above the applicable Treasury yield, such as 3–3.99, 4–4.99, and so on up to 8 percentage points or more above the Treasury yield. The table would also show, for loans on which the institution reported rate spread data, the mean and median percentage points above the Treasury yield.

The data in Table 11–1 would be itemized by the race, ethnicity, income, and sex of the borrower, and by the racial/ethnic composition and the income of the census tract in which the property is located. The categories used for the borrower and census tract characteristics will be identical to those used in the other tables, as revised.

Table 11–2 will show rate spread data on the same types of loans as Table 11–1, secured by subordinate liens. Tables 11–3 and 11–4 are parallel to Tables 11–1 and 11–2, except that Table 11–3 covers first-lien refinancings and Table 11–4 covers subordinate-lien refinancings. Tables 11–5 and 11–6, likewise, reflect data on first-lien home improvement loans and subordinate-lien home improvement loans, respectively. There is no table showing rate spread data for unsecured home improvement loans; under revised Regulation C, institutions are not required to report the rate spread for unsecured home improvement loans.

Tables 11–3 through 11–6 each include an additional column showing the number of HOEPA loans made by the institution in the particular MSA. (Under TILA, home purchase loans on 1-to-4 family owner-occupied dwellings are excluded from HOEPA coverage; thus, there is no comparable HOEPA column in Tables 11–1 or 11–2.)

The ranges selected in the table formats for rate spread data are intended to focus on the most useful data. The highest range would be 8 percentage points or more over the comparable Treasury yield for first-lien loans, and 10 percentage points for subordinate-lien loans. It is expected that, for most lenders, the number of loans falling into this category would be few or none. Therefore, ranges beyond 8 or 10 percentage points above the Treasury yield would appear to have little utility. In addition, data users will be able to derive data on ranges at higher rates from the publicly available HMDA–LAR data.

One of the triggers for HOEPA coverage is an APR 8 or more percentage points over the comparable Treasury yield for first-lien loans, and 10 or more percentage points over the comparable Treasury yield for subordinate-lien loans. Thus, for the tables with a column showing the number of HOEPA loans, there could be some similarity between the data in that column and the data in the column showing number of loans with an APR of 8 or more (or 10 or more, for subordinate-lien loans) percentage points over the comparable Treasury yield. However, there are some differences between the two columns. First, the Treasury yield for HOEPA trigger purposes is the yield in the calendar month before the month in which the lender receives the loan application; the Treasury yield for HMDA rate spread purposes is the yield in the month before the date on which the interest rate on the loan is locked. Therefore, while the two yields may often be identical, they may not be in some cases. Second, a loan can be classified as a HOEPA loan even though it does not meet the APR trigger, if it meets the trigger for HOEPA coverage based on the loan's points and fees.

2. Table 12—Disposition of Applications and Pricing Information for Conventional Manufactured Home Purchase Loans, First Lien, Owner-Occupied Dwellings, by Borrower or Census Tract Characteristics

New Table 12 would focus on manufactured home lending and would show two types of information: Information on action taken on applications, and rate spread information for originated loans. The table would be limited to conventional first-lien home purchase loans on owner-occupied dwellings for three reasons. First, it is expected that the great majority of manufactured home loan applications fall into this category. Second, loans on non-owner-occupied properties are generally not subject to TILA and thus will not have an APR available for calculating rate spread. And third, with regard to the focus on conventional lending, the concern about loan pricing has focused on this area rather than on government-backed lending, as in the case of loans on 1-to-4 family dwellings discussed above.

For both the action taken section and the rate spread section, Table 12 itemizes the data by the race, ethnicity, income, and sex of the applicant, and by the racial/ethnic composition and income of the census tract where the property is located. The categories used for the borrower and the census tract characteristics are identical to those used in the revised existing tables and in the new Table 11 series.

Table 12's section on action taken bears some similarity to new Tables 4–7, 5–7, and 7–7, which also display action taken data relating to manufactured home lending, but there are significant differences. Tables 4–7, 5–7, and 7–7 show activity on all manufactured home lending (home purchase, home improvement, and refinancings; both conventional and

government-backed; both owner-occupied and non-owner-occupied; and both first-lien and subordinate-lien), while Table 12 is limited to conventional first-lien home purchase loans on owner-occupied manufactured homes.

The rate spread section of Table 12 is similar to the Table 11 series, except that the columns showing the numbers of loans with rate spreads falling into various ranges are omitted. Thus, the rate spread data in Table 12 include columns for the number of loans with no reported pricing data, the number of loans with such data reported, and the mean and median percentage points over the applicable Treasury yield for those loans with pricing data reported. The agencies believe that this information would be sufficient for analysis, because it appears that on average rates in manufactured housing lending may be higher than in other mortgage lending, such that most loans would have rate spreads significantly in excess of the thresholds. Again, as in other cases, the more detailed information can be derived from the publicly available HMDA–LAR data. Comment is solicited, however, on whether Table 12 should be modified to display more detailed rate spread data.

Also, the rate spread section of Table 12 is limited to home purchase loans, while the Table 11 series also has tables covering refinancings and home improvement loans. As noted above, however, the majority of manufactured home loan applications may fall within the home purchase category. In addition, Summary Table B, discussed below, provides some information on rate spreads for refinancings and home improvement loans on manufactured housing.

3. Summary Table A Series—Disposition of Applications and Loan Sales by Loan Type

The Summary Table A series would provide an overview of actions taken by an institution on loan applications with a detailed itemization by type of loan. Summary Table A–1 would show action taken on applications for loans on 1-to-4 family dwellings; Summary Table A–2 would show the same data for applications on manufactured home loans; and Summary Table A–3 would show the same data for applications relating to multifamily housing, except that it would not contain data on preapproval requests; lending on multifamily housing would likely not generally involve preapproval requests as defined in Regulation C.

The tables would itemize lending by (1) loan purpose (home purchase, refinancing, and home improvement); (2) lien status (first-lien, subordinate-lien, and unsecured); (3) loan type (conventional, FHA (Federal Housing Administration), VA (Veterans Administration), and FSA/RHS (Farm Service Agency or Rural Housing Service)); and (4) action taken. The tables would not show itemization by applicant or census tract characteristics; tables in the 4, 5, and 7 series serve that purpose. Rather, these summary tables would detail at a glance the types of lending in which an institution is engaged.

The summary tables would be produced in two versions for each reporting institution. One version would reflect activity for each MSA for which the institution reports data and the other would show the institution's total activity nationwide. Both versions would itemize data by type of action taken (such as loans originated, applications approved but not accepted, and applications denied). In addition, both versions would show the number of preapproval requests that resulted in loan originations and the number of loans sold by the institution.

Only the nationwide version would show preapproval requests denied and preapproval requests approved but not accepted. Data on preapproval requests denied and preapproval requests approved but not accepted cannot be shown in the MSA version, because to be included in these tables a loan must have a property location, and property location is not reported on a preapproval request unless the request goes beyond the preapproval stage, for example, where it results in a loan origination.

4. Summary Table B—Loan Pricing Information for Conventional Loans by Incidence and Level

Summary Table B would show rate spread and HOEPA status information for an institution as a whole, itemized in a manner similar to the Summary Table A series (by home purchase, refinancing, and home improvement; and by first-lien and subordinate-lien status). Summary Table B would be limited to conventional loans because concerns about loan pricing have focused primarily on this area. Summary Table B would not contain data on multifamily housing loans or on unsecured home improvement loans, because rate spread and HOEPA status data are not available for such loans.

Like the A series, Summary Table B would be produced in two versions for each reporting institution, one version reflecting the activity of that institution for each MSA for which the institution reports data, and another version showing the institution's total activity nationwide.

In some respects, Summary Table B would display data comparable to that shown in the Table 11 series and in Table 12. For example, Table 11–1 shows rate spread data for conventional first-lien home purchase loans on owner-occupied 1-to-4 family dwellings; the first column in Summary Table B shows the same type of data. Table 11–2 relates to subordinate-lien loans, as does the second column in Summary Table B. There are differences, however. First, the tables in the Table 11 series do not show the total number of loans for the institution, but instead provide itemizations by borrower and census tract characteristics. Summary Table B provides total loan numbers (in various categories of pricing information, such as no pricing reported, pricing reported, and so on), both at the MSA level and in total activity nationwide. In addition, the nationwide version of Summary Table B would include loans for which no property location was reported (for example, because the property is located outside the MSAs in which the institution has offices), while the Table 11 series does not include such loans. Thus, a data user could use Summary Table B to determine at a glance the overall level of an institution's loan pricing, detailed by loan type.

While Summary Table B and Table 12 both focus partly or wholly on manufactured housing lending data, there are differences. First, Summary Table B shows total numbers of loans for an institution (in various categories of pricing information) both at the MSA level and nationwide, but does not include an itemization by borrower or census tract characteristics; Table 12 includes the itemization but not the totals. In addition, Table 12 provides data only on first-lien home purchase loans on manufactured housing, while Summary Table B also provides data on subordinate-lien home purchase loans, first- and subordinate-lien refinancings, and first- and subordinate-lien home improvement loans. Finally, Summary Table B shows data on HOEPA status for first- and subordinate-lien refinancings and for first- and subordinate-lien home improvement loans. No data for HOEPA status are shown for home purchase loans in either Table 12 or Summary Table B, because home purchase loans are excluded from HOEPA coverage under TILA.

III. Issues on Which Comment Is Solicited

As discussed above, the Board proposes to revise the existing public

disclosure tables; to eliminate the Table 6 series; and to add several new tables and series of tables. The Board solicits comment on any issues relating to the proposed revisions, deletions, and additions. In particular, should any of the existing tables, in addition to the Table 6 series, be deleted (and if so, why)? Should the Table 6 series be retained? Should any of the proposed revisions to the existing tables not be made, or should they be made in a different manner (for example, to display more, less, or different detail)? Should additional revisions to the existing tables be made? With regard to the proposed new tables, are any of them unnecessary, or should any of them be adopted in a modified form? Are any additional new tables needed?

The revised and new tables do not, of course, display mortgage lending information derived from the new data elements being reported in as great a level of detail as would be possible. Commenters are requested to bear in mind, however, that modified HMDA–LAR application-by-application and loan-by-loan data for all reporting institutions are available to the public upon request, and that data users thus have the ability to prepare analyses of mortgage lending patterns, relating both to actions taken on applications and to pricing of originated loans, in any way they choose.

List of Subjects in 12 CFR Part 203

Banks, Banking, Federal Reserve System, Mortgages, Reporting and recordkeeping requirements.

Text of Proposed Revisions

For the reasons set forth in the preamble, the Board proposes to adopt revised formats for public disclosure of mortgage lending data under the Home Mortgage Disclosure Act, as set forth in the attachment to this document.

By order of the Board of Governors of the Federal Reserve System, March 16, 2004.

Jennifer J. Johnson,

Secretary of the Board.

BILLING CODE 6210–01–P

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

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

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

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/	LOANS ON 1-TO-4 FAMILY AND MANUFACTURED HOME DWELLINGS								LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES		NONOCCUPANT LOANS FROM COLUMNS A, B, C AND D		LOANS ON MANUFACTURED HOME DWELLINGS FROM COLUMNS A,B,C AND D	
	HOME PURCHASE LOANS				REFINANCINGS		HOME IMPROVEMENT LOANS							
	FHA, FSA/RHS & VA		CONVENTIONAL											
	A		B		C		D		E		F		G	
(STATE/COUNTY/TRACT NUMBER)	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/HENRY /0703.00														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GA/DOUGLAS /0801.00														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GA/CHEROKEE /0901.00														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GA/NEWTON /1001.00														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GA/FAYETTE /SMALL														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

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

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

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

DISPOSITION OF APPLICATIONS	LOANS ON 1-TO-4 FAMILY AND MANUFACTURED HOME DWELLINGS								LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES		NONOCCUPANT LOANS FROM COLUMNS A, B, C AND D		LOANS ON MANUFACTURED HOME DWELLINGS FROM COLUMNS A,B,C AND D	
	HOME PURCHASE LOANS				REFINANCINGS		HOME IMPROVEMENT LOANS							
	FHA, FSA/RHS & VA		CONVENTIONAL											
	A		B		C		D		E		F		G	
	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)
MSA/MD TOTAL														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
INVALID GEOGRAPHIC IDENTIFIERS 2/														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

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

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

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

PAGE: 9999
RUN DATE: MM/DD/CCYY

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/	LOANS ON 1-TO-4 FAMILY AND MANUFACTURED HOME DWELLINGS								LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES		NONOCCUPANT LOANS FROM COLUMNS A, B, C AND D		LOANS ON MANUFACTURED HOME DWELLINGS FROM COLUMNS A,B,C AND D		% MIN POP 4/	MEDIAN INCOME AS PCT OF MSA/MD MEDIAN
	HOME PURCHASE LOANS				REFINANCINGS		HOME IMPROVEMENT LOANS									
	FHA, FSA/RHS & VA		CONVENTIONAL													
	A		B		C		D		E		F		G			
(STATE/COUNTY/TRACT NUMBER)	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/HENRY /0703.00															999	999
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999		
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999		
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999		
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999		
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999		

TABLE 2: LOANS PURCHASED, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

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

CENSUS TRACT OR COUNTY NAME 1/	LOANS ON 1-TO-4 FAMILY AND MANUFACTURED HOME DWELLINGS								LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES		NONOCCUPANT LOANS FROM COLUMNS A, B, C AND D		LOANS ON MANUFACTURED HOME DWELLINGS FROM COLUMNS A,B,C AND D	
	HOME PURCHASE LOANS				REFINANCINGS		HOME IMPROVEMENT LOANS							
	FHA, FSA/RHS & VA		CONVENTIONAL											
	A		B		C		D		E		F		G	
(STATE/COUNTY/TRACT NUMBER)	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/HENRY /0703.00	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GA/DOUGLAS /0801.00	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GA/CHEROKEE /0901.00	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GA/NEWTON /1001.00	999999	999999	999999	999999	999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GA/FAYETTE /SMALL	999999	999999	999999	999999	999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MSA/MD TOTAL	999999	999999	999999	999999	999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
INVALID GEOGRAPHIC IDENTIFIERS 2/	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

	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
INVALID MSA/MD NUMBER 2/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

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

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	#	$000'S	#	$000'S	#	$000'S	#	$000'S	#	$000'S	#	$000'S	#	$000'S	#	$000'S	#	$000'S
BORROWER CHARACTERISTICS																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
ASIAN	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
BLACK OR AFRICAN AMERICAN	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
NAT HAWAIIAN/OTHER PACIFIC ISLND	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
WHITE-HISPANIC OR LATINO 6/	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
WHITE-NOT HISPANIC OR LATINO 7/	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
2 OR MORE MINORITY RACES 8/	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
JOINT (WHITE/MINORITY RACE) 9/	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
RACE NOT AVAILABLE 10/	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
ETHNICITY 11/																		
HISPANIC OR LATINO	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
NOT HISPANIC OR LATINO	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO 12/	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
ETHNICITY NOT AVAILABLE 10/	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
TOTAL MINORITY 13/	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
INCOME 14/																		
LESS THAN 50% OF MSA/MD MEDIAN	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
50-79% OF MSA/MD MEDIAN	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
80-99% OF MSA/MD MEDIAN	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
100-119% OF MSA/MD MEDIAN	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
120% OR MORE OF MSA/MD MEDIAN	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
INCOME NOT AVAILABLE 10/	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
CENSUS TRACT CHARACTERISTICS 15/																		
RACIAL/ETHNIC COMPOSITION 16/																		
LESS THAN 10% MINORITY	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
10-19% MINORITY	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
20-49% MINORITY	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
50-79% MINORITY	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
80-100% MINORITY	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
INCOME 17/																		
LOW INCOME	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
MODERATE INCOME	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
MIDDLE INCOME	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
UPPER INCOME	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999
TOTAL 18/	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999	99999	9999999

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

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

RACE AND GENDER 5/ 19/	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
AMERICAN INDIAN/ALASKA NATIVE(TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
ASIAN (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
BLACK OR AFRICAN AMERICAN (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
NAT HAWAIIAN/OTHER PACIFIC ISL(TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
WHITE-HISPANIC OR LATINO (TOTAL) 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
WHITE-NOT HISPANIC OR LATINO(TOTAL) 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
2 OR MORE MINORITY RACES (TOTAL) 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
JOINT (WHITE/MINORITY RACE) 9/ (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
RACE NOT AVAILABLE 10/(TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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

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

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

ETHNICITY, GENDER, AND INCOME 19/ 11/	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
HISPANIC OR LATINO (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
NOT HISPANIC OR LATINO (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)(TOTAL)12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
ETHNICITY NOT AVAILABLE (TOTAL) 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
TOTAL MINORITY (TOTAL) 13/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
INCOME OF APPLICANTS 14/												
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
INCOME NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

TABLE 4-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

RACE AND GENDER 5/ 19/	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
AMERICAN INDIAN/ALASKA NATIVE(TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
ASIAN (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
BLACK OR AFRICAN AMERICAN (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
NAT HAWAIIAN/OTHER PACIFIC ISL(TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
WHITE-HISPANIC OR LATINO (TOTAL) 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
WHITE-NOT HISPANIC OR LATINO(TOTAL) 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
2 OR MORE MINORITY RACES (TOTAL) 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
JOINT (WHITE/MINORITY RACE) 9/ (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
RACE NOT AVAILABLE 10/(TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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

TABLE 4-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

ETHNICITY, GENDER, AND INCOME 19/ 11/	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
HISPANIC OR LATINO (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
NOT HISPANIC OR LATINO (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)(TOTAL)12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
ETHNICITY NOT AVAILABLE (TOTAL) 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
TOTAL MINORITY (TOTAL) 13/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
INCOME OF APPLICANTS 14/												
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
INCOME NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

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

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

RACE AND GENDER 5/ 19/	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
AMERICAN INDIAN/ALASKA NATIVE(TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
ASIAN (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
BLACK OR AFRICAN AMERICAN (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
NAT HAWAIIAN/OTHER PACIFIC ISL(TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
WHITE-HISPANIC OR LATINO (TOTAL) 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
WHITE-NOT HISPANIC OR LATINO(TOTAL) 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
2 OR MORE MINORITY RACES (TOTAL) 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
JOINT (WHITE/MINORITY RACE) 9/ (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
RACE NOT AVAILABLE 10/(TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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

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

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

ETHNICITY, GENDER, AND INCOME 19/ 11/	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
HISPANIC OR LATINO (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
NOT HISPANIC OR LATINO (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)(TOTAL)12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
ETHNICITY NOT AVAILABLE (TOTAL) 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
TOTAL MINORITY (TOTAL) 13/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
INCOME OF APPLICANTS 14/												
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
INCOME NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

TABLE 4-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

RACE AND GENDER 5/ 19/	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
AMERICAN INDIAN/ALASKA NATIVE(TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
ASIAN (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
BLACK OR AFRICAN AMERICAN (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
NAT HAWAIIAN/OTHER PACIFIC ISL(TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
WHITE-HISPANIC OR LATINO (TOTAL) 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
WHITE-NOT HISPANIC OR LATINO(TOTAL) 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
2 OR MORE MINORITY RACES (TOTAL) 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
JOINT (WHITE/MINORITY RACE) 9/ (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
RACE NOT AVAILABLE 10/(TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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

TABLE 4-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

ETHNICITY, GENDER, AND INCOME 19/ 11/	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
HISPANIC OR LATINO (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
NOT HISPANIC OR LATINO (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)(TOTAL)12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
ETHNICITY NOT AVAILABLE (TOTAL) 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
TOTAL MINORITY (TOTAL) 13/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
INCOME OF APPLICANTS 14/												
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
INCOME NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

TABLE 4-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

RACE AND GENDER 5/ 19/	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
AMERICAN INDIAN/ALASKA NATIVE(TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
ASIAN (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
BLACK OR AFRICAN AMERICAN (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
NAT HAWAIIAN/OTHER PACIFIC ISL(TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
WHITE-HISPANIC OR LATINO (TOTAL) 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
WHITE-NOT HISPANIC OR LATINO(TOTAL) 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
2 OR MORE MINORITY RACES (TOTAL) 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
JOINT (WHITE/MINORITY RACE) 9/ (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
RACE NOT AVAILABLE 10/(TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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

TABLE 4-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY RACE, ETHNICITY, GENDER, AND INCOME OF APPLICANT, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

ETHNICITY, GENDER, AND INCOME 19/ 11/	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
HISPANIC OR LATINO (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
NOT HISPANIC OR LATINO (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)(TOTAL)12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
ETHNICITY NOT AVAILABLE (TOTAL) 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
TOTAL MINORITY (TOTAL) 13/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
INCOME OF APPLICANTS 14/												
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
INCOME NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

TABLE 4-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER, AND INCOME OF APPLICANT, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

RACE AND GENDER 5/ 19/	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
AMERICAN INDIAN/ALASKA NATIVE(TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
ASIAN (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
BLACK OR AFRICAN AMERICAN (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
NAT HAWAIIAN/OTHER PACIFIC ISL(TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
WHITE-HISPANIC OR LATINO (TOTAL) 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
WHITE-NOT HISPANIC OR LATINO(TOTAL) 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
2 OR MORE MINORITY RACES (TOTAL) 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
JOINT (WHITE/MINORITY RACE) 9/ (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
RACE NOT AVAILABLE 10/(TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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

TABLE 4-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINMGS, BY RACE, ETHNICITY, GENDER, AND INCOME OF APPLICANT, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

ETHNICITY, GENDER, AND INCOME 19/ 11/	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
HISPANIC OR LATINO (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
NOT HISPANIC OR LATINO (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)(TOTAL)12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
ETHNICITY NOT AVAILABLE (TOTAL) 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
TOTAL MINORITY (TOTAL) 13/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
INCOME OF APPLICANTS 14/												
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
INCOME NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

TABLE 4-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

RACE AND GENDER 5/ 19/	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
AMERICAN INDIAN/ALASKA NATIVE(TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
ASIAN (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
BLACK OR AFRICAN AMERICAN (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
NAT HAWAIIAN/OTHER PACIFIC ISL(TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
WHITE-HISPANIC OR LATINO (TOTAL) 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
WHITE-NOT HISPANIC OR LATINO(TOTAL) 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
2 OR MORE MINORITY RACES (TOTAL) 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
JOINT (WHITE/MINORITY RACE) 9/ (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
RACE NOT AVAILABLE 10/(TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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

TABLE 4-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER, AND INCOME OF APPLICANT, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

ETHNICITY, GENDER, AND INCOME 19/ 11/	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
HISPANIC OR LATINO (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
NOT HISPANIC OR LATINO (TOTAL)	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)(TOTAL)12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
ETHNICITY NOT AVAILABLE (TOTAL) 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
TOTAL MINORITY (TOTAL) 13/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
INCOME OF APPLICANTS 14/												
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
INCOME NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

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

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

INCOME, RACE AND ETHNICITY	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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

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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INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

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INCOME, RACE AND ETHNICITY CONTINUED	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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

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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RUN DATE: MM/DD/CCYY

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INCOME, RACE AND ETHNICITY CONTINUED	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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

TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLING, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2004

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RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

INCOME, RACE AND ETHNICITY	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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

TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2004

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INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

INCOME, RACE AND ETHNICITY CONTINUED	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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

TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2004

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MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

INCOME, RACE AND ETHNICITY CONTINUED	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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

TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2004

PAGE: 9999
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INCOME, RACE AND ETHNICITY	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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

TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

INCOME, RACE AND ETHNICITY CONTINUED	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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

TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

INCOME, RACE AND ETHNICITY CONTINUED	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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

TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

INCOME, RACE AND ETHNICITY	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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

TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE, AND ETHNICITY OF APPLICANT, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

INCOME, RACE AND ETHNICITY CONTINUED	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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

TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE, AND ETHNICITY OF APPLICANT, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

INCOME, RACE AND ETHNICITY CONTINUED	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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

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

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

INCOME, RACE AND ETHNICITY	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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

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

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

INCOME, RACE AND ETHNICITY CONTINUED	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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

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

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

INCOME, RACE AND ETHNICITY CONTINUED	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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

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: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

INCOME, RACE AND ETHNICITY	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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

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: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

INCOME, RACE AND ETHNICITY CONTINUED	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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

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: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

INCOME, RACE AND ETHNICITY CONTINUED	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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

TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

INCOME, RACE AND ETHNICITY	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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

TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

INCOME, RACE AND ETHNICITY CONTINUED	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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

TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

INCOME, RACE AND ETHNICITY CONTINUED	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY 11/												
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ETHNICITY NOT AVAILABLE 10/	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

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

TABLE 6-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY HOMES, BY INCOME AND GENDER OF APPLICANT, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

INCOME AND GENDER 14/	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
LESS THAN 50% OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-99% OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
100-119% OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
120% OR MORE OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

TABLE 6-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY HOMES, BY INCOME AND GENDER OF APPLICANT, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

INCOME AND GENDER 14/	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
LESS THAN 50% OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-99% OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
100-119% OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
120% OR MORE OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

TABLE 6-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON
1- TO 4-FAMILY HOMES, BY INCOME AND GENDER OF APPLICANT, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

INCOME AND GENDER 14/	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
LESS THAN 50% OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-99% OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
100-119% OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
120% OR MORE OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

TABLE 6-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS,
1- TO 4-FAMILY HOMES, BY INCOME AND GENDER OF APPLICANT, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

INCOME AND GENDER 14/	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
LESS THAN 50% OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-99% OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
100-119% OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
120% OR MORE OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

TABLE 6-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY INCOME AND GENDER OF APPLICANT, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

INCOME AND GENDER 14/	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
LESS THAN 50% OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-99% OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
100-119% OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
120% OR MORE OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

TABLE 6-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY HOMES, BY INCOME AND GENDER OF APPLICANT, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

INCOME AND GENDER 14/	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
LESS THAN 50% OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-99% OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
100-119% OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
120% OR MORE OF MSA/MD MEDIAN												
MALE	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FEMALE	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
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

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

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

TYPE OF CENSUS TRACT 15/	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
RACIAL/ETHNIC COMPOSITION 16/												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
INCOME CHARACTERISTICS 17/												
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
INCOME AND RACIAL/ETHNIC COMP 16/,17/												
LOW INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATE INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
UPPER INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
SMALL COUNTY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ALL OTHER TRACTS 22/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

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

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

TYPE OF CENSUS TRACT 15/	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
RACIAL/ETHNIC COMPOSITION 16/												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
INCOME CHARACTERISTICS 17/												
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
INCOME AND RACIAL/ETHNIC COMP 16/,17/												
LOW INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATED INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
UPPER INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
SMALL COUNTY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ALL OTHER TRACTS 22/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

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

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

TYPE OF CENSUS TRACT 15/	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
RACIAL/ETHNIC COMPOSITION 16/												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
INCOME CHARACTERISTICS 17/												
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
INCOME AND RACIAL/ETHNIC COMP 16/,17/												
LOW INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATE INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
UPPER INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
SMALL COUNTY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ALL OTHER TRACTS 22/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

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

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

TYPE OF CENSUS TRACT 15/	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
RACIAL/ETHNIC COMPOSITION 16/												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
INCOME CHARACTERISTICS 17/												
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
INCOME AND RACIAL/ETHNIC COMP 16/,17/												
LOW INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATE INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
UPPER INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
SMALL COUNTY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ALL OTHER TRACTS 22/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

TABLE 7-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

TYPE OF CENSUS TRACT 15/	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
RACIAL/ETHNIC COMPOSITION 16/												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
INCOME CHARACTERISTICS 17/												
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
INCOME AND RACIAL/ETHNIC COMP 16/,17/												
LOW INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATE INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
UPPER INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
SMALL COUNTY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ALL OTHER TRACTS 22/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

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

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

TYPE OF CENSUS TRACT 15/	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
RACIAL/ETHNIC COMPOSITION 16/												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
INCOME CHARACTERISTICS 17/												
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
INCOME AND RACIAL/ETHNIC COMP 16/,17/												
LOW INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATE INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
UPPER INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
SMALL COUNTY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ALL OTHER TRACTS 22/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

TABLE 7-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

TYPE OF CENSUS TRACT 15/	APPLICATIONS RECEIVED 21/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S	NUMBER	$000'S
RACIAL/ETHNIC COMPOSITION 16/												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
INCOME CHARACTERISTICS 17/												
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
INCOME AND RACIAL/ETHNIC COMP 16/,17/												
LOW INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MODERATE INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MIDDLE INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
UPPER INCOME												
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
SMALL COUNTY	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
ALL OTHER TRACTS 22/	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

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

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

APPLICANT CHARACTERISTICS	DEBT-TO-INCOME RATIO		EMPLOYMENT HISTORY		CREDIT HISTORY		COLLATERAL		INSUFFICIENT CASH		UNVERIFIABLE INFORMATION		CREDIT APPLICATION INCOMPLETE		MORTGAGE INSURANCE DENIED		OTHER		TOTAL 23/	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
RACE 5/																				
AMERICAN IND/ALASKA NATIVE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ASIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
BLACK OR AFRICAN AMERICAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NATIVE HAWAIIAN/PACIFIC ISL	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
WHITE-HISPANIC/LATINO 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
WHITE-NOT HISPANIC/LATINO 7/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
2 OR MORE MINORITY RACES 8/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT(WHITE/MINORITY RACE)9/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
RACE NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ETHNICITY 11/																				
HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NOT HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT(HISPANIC OR LATINO/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NOT HISPANIC OR LATINO)12/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ETHNICITY NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
TOTAL MINORITY 13/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
GENDER																				
MALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
FEMALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT (MALE/FEMALE) 20/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
GENDER NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
INCOME 14/																				
LESS THAN 50% OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
50-79% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
80-99% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
100-119% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
120% OR MORE OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
INCOME NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999

TABLE 8-2: REASONS FOR DENIAL OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER, AND INCOME OF APPLICANT, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

APPLICANT CHARACTERISTICS	DEBT-TO-INCOME RATIO		EMPLOYMENT HISTORY		CREDIT HISTORY		COLLATERAL		INSUFFICIENT CASH		UNVERIFIABLE INFORMATION		CREDIT APPLICATION INCOMPLETE		MORTGAGE INSURANCE DENIED		OTHER		TOTAL 23/	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
RACE 5/																				
AMERICAN IND/ALASKA NATIVE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ASIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
BLACK OR AFRICAN AMERICAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NATIVE HAWAIIAN/PACIFIC ISL	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
WHITE-HISPANIC/LATINO 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
WHITE-NOT HISPANIC/LATINO 7/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
2 OR MORE MINORITY RACES 8/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT(WHITE/MINORITY RACE)9/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
RACE NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ETHNICITY 11/																				
HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NOT HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT(HISPANIC OR LATINO/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NOT HISPANIC OR LATINO)12/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ETHNICITY NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
TOTAL MINORITY 13/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
GENDER																				
MALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
FEMALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT (MALE/FEMALE) 20/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
GENDER NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
INCOME 14/																				
LESS THAN 50% OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
50-79% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
80-99% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
100-119% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
120% OR MORE OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
INCOME NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999

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

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

APPLICANT CHARACTERISTICS	DEBT-TO-INCOME RATIO		EMPLOYMENT HISTORY		CREDIT HISTORY		COLLATERAL		INSUFFICIENT CASH		UNVERIFIABLE INFORMATION		CREDIT APPLICATION INCOMPLETE		MORTGAGE INSURANCE DENIED		OTHER		TOTAL 23/	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
RACE 5/																				
AMERICAN IND/ALASKA NATIVE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ASIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
BLACK OR AFRICAN AMERICAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NATIVE HAWAIIAN/PACIFIC ISL	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
WHITE-HISPANIC/LATINO 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
WHITE-NOT HISPANIC/LATINO 7/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
2 OR MORE MINORITY RACES 8/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT(WHITE/MINORITY RACE)9/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
RACE NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ETHNICITY 11/																				
HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NOT HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT(HISPANIC OR LATINO/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NOT HISPANIC OR LATINO)12/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ETHNICITY NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
TOTAL MINORITY 13/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
GENDER																				
MALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
FEMALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT (MALE/FEMALE) 20/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
GENDER NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
INCOME 14/																				
LESS THAN 50% OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
50-79% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
80-99% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
100-119% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
120% OR MORE OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
INCOME NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999

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

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

APPLICANT CHARACTERISTICS	DEBT-TO-INCOME RATIO		EMPLOYMENT HISTORY		CREDIT HISTORY		COLLATERAL		INSUFFICIENT CASH		UNVERIFIABLE INFORMATION		CREDIT APPLICATION INCOMPLETE		MORTGAGE INSURANCE DENIED		OTHER		TOTAL 23/	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
RACE 5/																				
AMERICAN IND/ALASKA NATIVE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ASIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
BLACK OR AFRICAN AMERICAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NATIVE HAWAIIAN/PACIFIC ISL	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
WHITE-HISPANIC/LATINO 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
WHITE-NOT HISPANIC/LATINO 7/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
2 OR MORE MINORITY RACES 8/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT(WHITE/MINORITY RACE)9/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
RACE NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ETHNICITY 11/																				
HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NOT HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT(HISPANIC OR LATINO/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NOT HISPANIC OR LATINO)12/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ETHNICITY NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
TOTAL MINORITY 13/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
GENDER																				
MALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
FEMALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT (MALE/FEMALE) 20/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
GENDER NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
INCOME 14/																				
LESS THAN 50% OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
50-79% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
80-99% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
100-119% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
120% OR MORE OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
INCOME NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999

TABLE 8-5: REASONS FOR DENIAL OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY RACE, ETHNICITY, GENDER, AND INCOME OF APPLICANT, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

APPLICANT CHARACTERISTICS	DEBT-TO-INCOME RATIO		EMPLOYMENT HISTORY		CREDIT HISTORY		COLLATERAL		INSUFFICIENT CASH		UNVERIFIABLE INFORMATION		CREDIT APPLICATION INCOMPLETE		MORTGAGE INSURANCE DENIED		OTHER		TOTAL 23/	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
RACE 5/																				
AMERICAN IND/ALASKA NATIVE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ASIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
BLACK OR AFRICAN AMERICAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NATIVE HAWAIIAN/PACIFIC ISL	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
WHITE-HISPANIC/LATINO 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
WHITE-NOT HISPANIC/LATINO 7/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
2 OR MORE MINORITY RACES 8/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT(WHITE/MINORITY RACE)9/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
RACE NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ETHNICITY 11/																				
HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NOT HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT(HISPANIC OR LATINO/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NOT HISPANIC OR LATINO)12/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ETHNICITY NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
TOTAL MINORITY 13/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
GENDER																				
MALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
FEMALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT (MALE/FEMALE) 20/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
GENDER NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
INCOME 14/																				
LESS THAN 50% OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
50-79% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
80-99% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
100-119% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
120% OR MORE OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
INCOME NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999

TABLE 8-6: REASONS FOR DENIAL OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER, AND INCOME OF APPLICANT, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

APPLICANT CHARACTERISTICS	DEBT-TO-INCOME RATIO		EMPLOYMENT HISTORY		CREDIT HISTORY		COLLATERAL		INSUFFICIENT CASH		UNVERIFIABLE INFORMATION		CREDIT APPLICATION INCOMPLETE		MORTGAGE INSURANCE DENIED		OTHER		TOTAL 23/	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
RACE 5/																				
AMERICAN IND/ALASKA NATIVE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ASIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
BLACK OR AFRICAN AMERICAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NATIVE HAWAIIAN/PACIFIC ISL	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
WHITE-HISPANIC/LATINO 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
WHITE-NOT HISPANIC/LATINO 7/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
2 OR MORE MINORITY RACES 8/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT(WHITE/MINORITY RACE)9/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
RACE NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ETHNICITY 11/																				
HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NOT HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT(HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)12/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ETHNICITY NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
TOTAL MINORITY 13/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
GENDER																				
MALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
FEMALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT (MALE/FEMALE) 20/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
GENDER NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
INCOME 14/																				
LESS THAN 50% OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
50-79% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
80-99% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
100-119% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
120% OR MORE OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
INCOME NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999

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

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

APPLICANT CHARACTERISTICS	DEBT-TO-INCOME RATIO		EMPLOYMENT HISTORY		CREDIT HISTORY		COLLATERAL		INSUFFICIENT CASH		UNVERIFIABLE INFORMATION		CREDIT APPLICATION INCOMPLETE		MORTGAGE INSURANCE DENIED		OTHER		TOTAL 23/	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
RACE 5/																				
AMERICAN IND/ALASKA NATIVE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ASIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
BLACK OR AFRICAN AMERICAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NATIVE HAWAIIAN/PACIFIC ISL	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
WHITE-HISPANIC/LATINO 6/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
WHITE-NOT HISPANIC/LATINO 7/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
2 OR MORE MINORITY RACES 8/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT(WHITE/MINORITY RACE)9/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
RACE NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ETHNICITY 11/																				
HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
NOT HISPANIC OR LATINO	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT(HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)12/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
ETHNICITY NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
TOTAL MINORITY 13/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
GENDER																				
MALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
FEMALE	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
JOINT (MALE/FEMALE) 20/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
GENDER NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
INCOME 14/																				
LESS THAN 50% OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
50-79% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
80-99% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
100-119% OF MSA/MD MEDIAN	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
120% OR MORE OF MSA/MD MED	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999
INCOME NOT AVAILABLE 10/	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999	9999999	999

AGGREGATE TABLE 9: DISPOSITION OF LOAN APPLICATIONS, BY MEDIAN AGE OF HOMES IN CENSUS TRACT IN WHICH PROPERTY IS LOCATED AND TYPE OF LOAN, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

MSA/MD: 9999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

CENSUS TRACTS BY MEDIAN AGE OF HOMES 24/	LOANS ON 1-TO-4 FAMILY AND MANUFACTURED HOME DWELLINGS								LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES		NONOCCUPANT LOANS FROM COLUMNS A, B, C AND D		LOANS ON MANUFACTURED HOME DWELLINGS FROM COLUMNS A,B,C AND D	
	HOME PURCHASE LOANS				REFINANCINGS		HOME IMPROVEMENT LOANS							
	FHA, FSA/RHS & VA		CONVENTIONAL											
	A		B		C		D		E		F		G	
	NUMBER	($000'S)	NUMBER	($000'S)	NUMBER	($000'S)	NUMBER	($000'S)	NUMBER	($000'S)	NUMBER	($000'S)	NUMBER	($000'S)
1990-MARCH 2000														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
1980-1989														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
1970-1979														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
1960-1969														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
1959 OR EARLIER														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

AGGREGATE TABLE 10: DISPOSITION OF LOAN APPLICATIONS, BY PRINCIPAL CITY VERSUS NON-PRINCIPAL CITY PROPERTY LOCATION AND TYPE OF LOAN, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

MSA/MD: 9999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

LOCATION CATEGORY	LOANS ON 1-TO-4 FAMILY AND MANUFACTURED HOME DWELLINGS								LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES		NONOCCUPANT LOANS FROM COLUMNS A, B, C AND D		LOANS ON MANUFACTURED HOME DWELLINGS FROM COLUMNS A,B,C AND D	
	HOME PURCHASE LOANS				REFINANCINGS		HOME IMPROVEMENT LOANS							
	FHA, FSA/RHS & VA		CONVENTIONAL											
	A		B		C		D		E		F		G	
	NUMBER	($000'S)	NUMBER	($000'S)	NUMBER	($000'S)	NUMBER	($000'S)	NUMBER	($000'S)	NUMBER	($000'S)	NUMBER	($000'S)
PRINCIPAL CITY 25/														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
MSA/MD LESS PRINCIPAL CITY 26/														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

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

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

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

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/	LOANS ON 1-TO-4 FAMILY AND MANUFACTURED HOME DWELLINGS								LOANS FOR DWELLINGS FOR 5 OR MORE FAMILIES		NONOCCUPANT LOANS FROM COLUMNS A, B, C AND D		LOANS ON MANUFACTURED HOME DWELLINGS FROM COLUMNS A,B,C AND D	
	HOME PURCHASE LOANS				REFINANCINGS		HOME IMPROVEMENT LOANS							
	FHA, FSA/RHS & VA		CONVENTIONAL											
	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)	NUMBER	AMOUNTS ($000'S)	NUMBER	AMOUNTS ($000'S)
AL/JEFFERSON /0011.00														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
AL/JEFFERSON /TRACT UNKNOWN														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
AL/JEFFERSON /COUNTY TOTAL														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
AL/COUNTY UNKNOWN														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
AL/STATE TOTAL														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

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

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

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

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/	LOANS ON 1-TO-4 FAMILY AND MANUFACTURED HOME DWELLINGS								LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES		NONOCCUPANT LOANS FROM COLUMNS A, B, C AND D		LOANS ON MANUFACTURED HOME DWELLINGS FROM COLUMNS A,B,C AND D	
	HOME PURCHASE LOANS				REFINANCINGS		HOME IMPROVEMENT LOANS							
	FHA, FSA/RHS & VA		CONVENTIONAL											
	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)	NUMBER	AMOUNTS ($000'S)	NUMBER	AMOUNTS ($000'S)
GA/CLARKE /0015.02														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GA/CLARKE /TRACT UNKNOWN														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GA/CLARKE /COUNTY TOTAL														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GA/MADISON /SMALL														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GA/MADISON /COUNTY TOTAL														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

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

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXX

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

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/	LOANS ON 1-TO-4 FAMILY AND MANUFACTURED HOME DWELLINGS								LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES		NONOCCUPANT LOANS FROM COLUMNS A, B, C AND D		LOANS ON MANUFACTURED HOME DWELLINGS FROM COLUMNS A,B,C AND D	
	HOME PURCHASE LOANS				REFINANCINGS		HOME IMPROVEMENT LOANS							
	FHA, FSA/RHS & VA		CONVENTIONAL											
	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)	NUMBER	AMOUNTS ($000'S)	NUMBER	AMOUNTS ($000'S)
GA/COUNTY UNKNOWN														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GA/STATE TOTAL														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GEOGRAPHIC ID NOT REPORTED OR INVALID														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GRAND TOTAL														
LOANS ORIGINATED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICAT'N APPROVED, NOT ACCEPTED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS DENIED	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
APPLICATIONS WITHDRAWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
FILES CLOSED FOR INCOMPLETENESS	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

SUPPLEMENTAL TABLE 2: LOANS PURCHASED, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2004

PAGE: 9999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

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

CENSUS TRACT, COUNTY NAME OR STATE 1/	LOANS ON 1-TO-4 FAMILY AND MANUFACTURED HOME DWELLINGS								LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES		NONOCCUPANT LOANS FROM COLUMNS A, B, C AND D		LOANS ON MANUFACTURED HOME DWELLINGS FROM COLUMNS A,B,C AND D	
	HOME PURCHASE LOANS				REFINANCINGS		HOME IMPROVEMENT LOANS							
	FHA, FSA/RHS & VA		CONVENTIONAL											
	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)	NUMBER	AMOUNTS ($000'S)	NUMBER	AMOUNTS ($000'S)
AL/JEFFERSON /0011.00	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
AL/JEFFERSON /COUNTY TOTAL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
AL/STATE TOTAL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GA/CLARKE /0015.02	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GA/CLARKE /TRACT UNKNOWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GA/CLARKE /COUNTY TOTAL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GA/OCONEE /SMALL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GA/OCONEE /COUNTY TOTAL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GA/COUNTY UNKNOWN	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GA/STATE TOTAL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GEOGRAPHIC ID NOT REPORTED OR INVALID	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999
GRAND TOTAL	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999	99999999

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

PAGE: 99999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY 27/							
			3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE	MEAN	MEDIAN
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
ASIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
BLACK OR AFRICAN AMERICAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
WHITE - HISPANIC OR LATINO 6/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
WHITE - NOT HISPANIC OR LATINO 7/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
2 OR MORE MINORITY RACES 8/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
JOINT (WHITE/MINORITY RACE) 9/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
RACE NOT AVAILABLE 10/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
ETHNICITY 11/										
HISPANIC OR LATINO	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
NOT HISPANIC OR LATINO	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
ETHNICITY NOT AVAILABLE 10/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
TOTAL MINORITY 13/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
INCOME 14/										
LESS THAN 50% OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
50-79% OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
80-99% OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
100-119% OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
120% OR MORE OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
INCOME NOT AVAILABLE 10/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
GENDER										
MALE	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
FEMALE	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
JOINT (MALE/FEMALE) 20/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
GENDER NOT AVAILABLE 10/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
CENSUS TRACT CHARACTERISTICS 15/										
RACIAL/ETHNIC COMPOSITION 16/										
LESS THAN 10% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
10-19% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
20-49% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
50-79% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
80-100% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
INCOME CHARACTERISTICS 17/										
LOW INCOME	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
MODERATE INCOME	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
MIDDLE INCOME	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
UPPER INCOME	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99

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

PAGE: 99999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY 27/							
			5 - 5.99	6 - 6.99	7 - 7.99	8 - 8.99	9 - 9.99	10 OR MORE	MEAN	MEDIAN
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
ASIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
BLACK OR AFRICAN AMERICAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
WHITE - HISPANIC OR LATINO 6/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
WHITE - NOT HISPANIC OR LATINO 7/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
2 OR MORE MINORITY RACES 8/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
JOINT (WHITE/MINORITY RACE) 9/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
RACE NOT AVAILABLE 10/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
ETHNICITY 11/										
HISPANIC OR LATINO	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
NOT HISPANIC OR LATINO	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
ETHNICITY NOT AVAILABLE 10/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
TOTAL MINORITY 13/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
INCOME 14/										
LESS THAN 50% OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
50-79% OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
80-99% OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
100-119% OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
120% OR MORE OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
INCOME NOT AVAILABLE 10/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
GENDER										
MALE	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
FEMALE	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
JOINT (MALE/FEMALE) 20/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
GENDER NOT AVAILABLE 10/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
CENSUS TRACT CHARACTERISTICS 15/										
RACIAL/ETHNIC COMPOSITION 16/										
LESS THAN 10% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
10-19% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
20-49% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
50-79% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
80-100% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
INCOME CHARACTERISTICS 17/										
LOW INCOME	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
MODERATE INCOME	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
MIDDLE INCOME	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99
UPPER INCOME	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99

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

PAGE: 99999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY 27/								HOEPA LOANS 28/
			3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE	MEAN	MEDIAN	
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ASIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
BLACK OR AFRICAN AMERICAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
WHITE - HISPANIC OR LATINO 6/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
WHITE - NOT HISPANIC OR LATINO 7/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
2 OR MORE MINORITY RACES 8/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (WHITE/MINORITY RACE) 9/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
RACE NOT AVAILABLE 10/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ETHNICITY 11/											
HISPANIC OR LATINO	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
NOT HISPANIC OR LATINO	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ETHNICITY NOT AVAILABLE 10/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
TOTAL MINORITY 13/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME 14/											
LESS THAN 50% OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
50-79% OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
80-99% OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
100-119% OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
120% OR MORE OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME NOT AVAILABLE 10/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
GENDER											
MALE	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
FEMALE	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (MALE/FEMALE) 20/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
GENDER NOT AVAILABLE 10/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
CENSUS TRACT CHARACTERISTICS 15/											
RACIAL/ETHNIC COMPOSITION 16/											
LESS THAN 10% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
10-19% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
20-49% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
50-79% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
80-100% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME CHARACTERISTICS 17/											
LOW INCOME	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
MODERATE INCOME	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
MIDDLE INCOME	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
UPPER INCOME	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999

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

PAGE: 99999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY 27/								HOEPA LOANS 28/
			5 - 5.99	6 - 6.99	7 - 7.99	8 - 8.99	9 - 9.99	10 OR MORE	MEAN	MEDIAN	
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ASIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
BLACK OR AFRICAN AMERICAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
WHITE - HISPANIC OR LATINO 6/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
WHITE - NOT HISPANIC OR LATINO 7/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
2 OR MORE MINORITY RACES 8/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (WHITE/MINORITY RACE) 9/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
RACE NOT AVAILABLE 10/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ETHNICITY 11/											
HISPANIC OR LATINO	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
NOT HISPANIC OR LATINO	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ETHNICITY NOT AVAILABLE 10/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
TOTAL MINORITY 13/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME 14/											
LESS THAN 50% OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
50-79% OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
80-99% OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
100-119% OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
120% OR MORE OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME NOT AVAILABLE 10/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
GENDER											
MALE	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
FEMALE	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (MALE/FEMALE) 20/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
GENDER NOT AVAILABLE 10/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
CENSUS TRACT CHARACTERISTICS 15/											
RACIAL/ETHNIC COMPOSITION 16/											
LESS THAN 10% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
10-19% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
20-49% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
50-79% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
80-100% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME CHARACTERISTICS 17/											
LOW INCOME	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
MODERATE INCOME	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
MIDDLE INCOME	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
UPPER INCOME	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999

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

PAGE: 99999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY 27/								HOEPA LOANS 28/
			3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE	MEAN	MEDIAN	
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ASIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
BLACK OR AFRICAN AMERICAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
WHITE - HISPANIC OR LATINO 6/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
WHITE - NOT HISPANIC OR LATINO 7/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
2 OR MORE MINORITY RACES 8/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (WHITE/MINORITY RACE) 9/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
RACE NOT AVAILABLE 10/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ETHNICITY 11/											
HISPANIC OR LATINO	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
NOT HISPANIC OR LATINO	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ETHNICITY NOT AVAILABLE 10/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
TOTAL MINORITY 13/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME 14/											
LESS THAN 50% OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
50-79% OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
80-99% OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
100-119% OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
120% OR MORE OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME NOT AVAILABLE 10/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
GENDER											
MALE	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
FEMALE	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (MALE/FEMALE) 20/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
GENDER NOT AVAILABLE 10/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
CENSUS TRACT CHARACTERISTICS 15/											
RACIAL/ETHNIC COMPOSITION 16/											
LESS THAN 10% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
10-19% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
20-49% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
50-79% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
80-100% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME CHARACTERISTICS 17/											
LOW INCOME	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
MODERATE INCOME	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
MIDDLE INCOME	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
UPPER INCOME	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999

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

PAGE: 99999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY 27/								HOEPA LOANS 28/
			5 - 5.99	6 - 6.99	7 - 7.99	8 - 8.99	9 - 9.99	10 OR MORE	MEAN	MEDIAN	
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ASIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
BLACK OR AFRICAN AMERICAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
WHITE - HISPANIC OR LATINO 6/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
WHITE - NOT HISPANIC OR LATINO 7/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
2 OR MORE MINORITY RACES 8/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (WHITE/MINORITY RACE) 9/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
RACE NOT AVAILABLE 10/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ETHNICITY 11/											
HISPANIC OR LATINO	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
NOT HISPANIC OR LATINO	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
ETHNICITY NOT AVAILABLE 10/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
TOTAL MINORITY 13/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME 14/											
LESS THAN 50% OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
50-79% OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
80-99% OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
100-119% OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
120% OR MORE OF MSA/MD MEDIAN	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME NOT AVAILABLE 10/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
GENDER											
MALE	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
FEMALE	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
JOINT (MALE/FEMALE) 20/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
GENDER NOT AVAILABLE 10/	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
CENSUS TRACT CHARACTERISTICS 15/											
RACIAL/ETHNIC COMPOSITION 16/											
LESS THAN 10% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
10-19% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
20-49% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
50-79% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
80-100% MINORITY	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
INCOME CHARACTERISTICS 17/											
LOW INCOME	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
MODERATE INCOME	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
MIDDLE INCOME	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999
UPPER INCOME	999999999	999999999	99999999	99999999	99999999	99999999	99999999	99999999	99.99	99.99	99999999

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

PAGE: 99999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

BORROWER OR CENSUS TRACT CHARACTERISTICS	APPS. RECEIVED 21/	LOANS ORIGINATED	APPS. APPROVED BUT NOT ACCEPTED	APPS. DENIED	APPS. WITHDRAWN	FILE CLOSED FOR INCOMPLETE-NESS	NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY 27/ MEAN	MEDIAN
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
ASIAN	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
BLACK OR AFRICAN AMERICAN	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
WHITE - HISPANIC OR LATINO 6/	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
WHITE - NOT HISPANIC OR LATINO 7/	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
2 OR MORE MINORITY RACES 8/	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
JOINT (WHITE/MINORITY RACE) 9/	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
RACE NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
ETHNICITY 11/										
HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
NOT HISPANIC OR LATINO	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 12/	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
ETHNICITY NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
TOTAL MINORITY 13/	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
INCOME 14/										
LESS THAN 50% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
50-79% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
80-99% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
100-119% OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
120% OR MORE OF MSA/MD MEDIAN	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
INCOME NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
GENDER										
MALE	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
FEMALE	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
JOINT (MALE/FEMALE) 20/	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
GENDER NOT AVAILABLE 10/	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
CENSUS TRACT CHARACTERISTICS 15/										
RACIAL/ETHNIC COMPOSITION 16/										
LESS THAN 10% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
10-19% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
20-49% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
50-79% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
80-100% MINORITY	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
INCOME CHARACTERISTICS 17/										
LOW INCOME	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
MODERATE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
MIDDLE INCOME	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99
UPPER INCOME	99999999	99999999	99999999	99999999	99999999	99999999	999999999	999999999	99.99	99.99

SUMMARY TABLE A-1: DISPOSITION OF APPLICATIONS AND LOAN SALES BY LOAN TYPE, 1- TO 4-FAMILIES, 2004

PAGE: 99999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 31/							
CONVENTIONAL	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FHA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
VA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FSA/RHS	999999999	999999999	999999999	999999999	999999999	999999999	999999999
LOANS ORIGINATED							
CONVENTIONAL	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FHA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
VA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FSA/RHS	999999999	999999999	999999999	999999999	999999999	999999999	999999999
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FHA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
VA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FSA/RHS	999999999	999999999	999999999	999999999	999999999	999999999	999999999
APPLICATIONS DENIED							
CONVENTIONAL	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FHA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
VA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FSA/RHS	999999999	999999999	999999999	999999999	999999999	999999999	999999999
APPLICATIONS WITHDRAWN							
CONVENTIONAL	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FHA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
VA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FSA/RHS	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FHA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
VA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FSA/RHS	999999999	999999999	999999999	999999999	999999999	999999999	999999999

SUMMARY TABLE A-1: DISPOSITION OF APPLICATIONS AND LOAN SALES BY LOAN TYPE, 1- TO 4-FAMILIES, 2004

PAGE: 99999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL	999999999	999999999	NA	NA	NA	NA	NA
FHA	999999999	999999999	NA	NA	NA	NA	NA
VA	999999999	999999999	NA	NA	NA	NA	NA
FSA/RHS	999999999	999999999	NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FHA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
VA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FSA/RHS	999999999	999999999	999999999	999999999	999999999	999999999	999999999

SUMMARY TABLE A-1: DISPOSITION OF APPLICATIONS AND LOAN SALES BY LOAN TYPE, 1- TO 4-FAMILIES, 2004

PAGE: 99999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
PREAPPROVALS DENIED							
CONVENTIONAL	999999999	999999999	NA	NA	NA	NA	NA
FHA	999999999	999999999	NA	NA	NA	NA	NA
VA	999999999	999999999	NA	NA	NA	NA	NA
FSA/RHS	999999999	999999999	NA	NA	NA	NA	NA
PREAPPROVALS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	999999999	999999999	NA	NA	NA	NA	NA
FHA	999999999	999999999	NA	NA	NA	NA	NA
VA	999999999	999999999	NA	NA	NA	NA	NA
FSA/RHS	999999999	999999999	NA	NA	NA	NA	NA

MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL	999999999	999999999	NA	NA	NA	NA	NA
FHA	999999999	999999999	NA	NA	NA	NA	NA
VA	999999999	999999999	NA	NA	NA	NA	NA
FSA/RHS	999999999	999999999	NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FHA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
VA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FSA/RHS	999999999	999999999	999999999	999999999	999999999	999999999	999999999

SUMMARY TABLE A-2: DISPOSITION OF APPLICATIONS AND LOAN SALES BY LOAN TYPE, MANUFACTURED HOME, 2004

PAGE: 99999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 31/							
CONVENTIONAL	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FHA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
VA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FSA/RHS	999999999	999999999	999999999	999999999	999999999	999999999	999999999
LOANS ORIGINATED							
CONVENTIONAL	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FHA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
VA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FSA/RHS	999999999	999999999	999999999	999999999	999999999	999999999	999999999
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FHA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
VA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FSA/RHS	999999999	999999999	999999999	999999999	999999999	999999999	999999999
APPLICATIONS DENIED							
CONVENTIONAL	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FHA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
VA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FSA/RHS	999999999	999999999	999999999	999999999	999999999	999999999	999999999
APPLICATIONS WITHDRAWN							
CONVENTIONAL	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FHA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
VA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FSA/RHS	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FHA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
VA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FSA/RHS	999999999	999999999	999999999	999999999	999999999	999999999	999999999

SUMMARY TABLE A-2: DISPOSITION OF APPLICATIONS AND LOAN SALES BY LOAN TYPE, MANUFACTURED HOME, 2004

PAGE: 99999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL	999999999	999999999	NA	NA	NA	NA	NA
FHA	999999999	999999999	NA	NA	NA	NA	NA
VA	999999999	999999999	NA	NA	NA	NA	NA
FSA/RHS	999999999	999999999	NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FHA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
VA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FSA/RHS	999999999	999999999	999999999	999999999	999999999	999999999	999999999

SUMMARY TABLE A-2: DISPOSITION OF APPLICATIONS AND LOAN SALES BY LOAN TYPE, MANUFACTURED HOME, 2004

PAGE: 99999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
PREAPPROVALS DENIED							
CONVENTIONAL	999999999	999999999	NA	NA	NA	NA	NA
FHA	999999999	999999999	NA	NA	NA	NA	NA
VA	999999999	999999999	NA	NA	NA	NA	NA
FSA/RHS	999999999	999999999	NA	NA	NA	NA	NA
PREAPPROVALS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	999999999	999999999	NA	NA	NA	NA	NA
FHA	999999999	999999999	NA	NA	NA	NA	NA
VA	999999999	999999999	NA	NA	NA	NA	NA
FSA/RHS	999999999	999999999	NA	NA	NA	NA	NA

MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL	999999999	999999999	NA	NA	NA	NA	NA
FHA	999999999	999999999	NA	NA	NA	NA	NA
VA	999999999	999999999	NA	NA	NA	NA	NA
FSA/RHS	999999999	999999999	NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FHA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
VA	999999999	999999999	999999999	999999999	999999999	999999999	999999999
FSA/RHS	999999999	999999999	999999999	999999999	999999999	999999999	999999999

SUMMARY TABLE A-3: DISPOSITION OF APPLICATIONS AND LOAN SALES BY LOAN TYPE, MULTIFAMILY, 2004

PAGE: 99999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

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

SUMMARY TABLE B: LOAN PRICING INFORMATION FOR CONVENTIONAL LOANS BY INCIDENCE AND LEVEL, 2004 PAGE: 99999
RUN DATE: MM/DD/CCYY

INSTITUTION: XXXXXXXXXX-X XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX MSA/MD: 99999 - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED	999999999	999999999	999999999	999999999	999999999	999999999	NA
PRICING REPORTED	999999999	999999999	999999999	999999999	999999999	999999999	NA
MEAN (POINTS ABOVE TREASURY) 27/	99.99	99.99	99.99	99.99	99.99	99.99	NA
MEDIAN (POINTS ABOVE TREASURY) 27/	99.99	99.99	99.99	99.99	99.99	99.99	NA
HOEPA STATUS							
HOEPA LOAN 28/	NA	NA	999999999	999999999	999999999	999999999	NA
NOT HOEPA LOAN	NA	NA	999999999	999999999	999999999	999999999	NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED	999999999	999999999	999999999	999999999	999999999	999999999	NA
PRICING REPORTED	999999999	999999999	999999999	999999999	999999999	999999999	NA
MEAN (POINTS ABOVE TREASURY) 27/	99.99	99.99	99.99	99.99	99.99	99.99	NA
MEDIAN (POINTS ABOVE TREASURY) 27/	99.99	99.99	99.99	99.99	99.99	99.99	NA
HOEPA STATUS							
HOEPA LOAN 28/	NA	NA	999999999	999999999	999999999	999999999	NA
NOT HOEPA LOAN	NA	NA	999999999	999999999	999999999	999999999	NA

HOME MORTGAGE DISCLOSURE ACT DISCLOSURE STATEMENT
EXPLANATION OF NOTES

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

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

17. THE LOW-INCOME CATEGORY CONSISTS OF CENSUS TRACTS WHERE THE MEDIAN FAMILY INCOME IS LESS THAN 50 PERCENT OF THE MEDIAN MSA/MD INCOME, BASED ON THE 2000 CENSUS OF POPULATION AND HOUSING. THE MODERATE-INCOME CATEGORY CONSISTS OF CENSUS TRACTS WHERE THE MEDIAN FAMILY INCOME IS AT LEAST 50 PERCENT AND LESS THAN 80 PERCENT OF THE MEDIAN MSA/MD INCOME. THE MIDDLE-INCOME CATEGORY CONSISTS O F CENSUS TRACTS WHERE THE MEDIAN FAMILY INCOME IS AT LEAST 80 PERCENT AND LESS THAN 120 PERCENT OF THE MEDIAN MSA/MD INCOME. THE UPPER-INCOME CATEGORY CONSISTS OF CENSUS TRACT WHERE THE MEDIAN FAMILY INCOME IS 120 PERCENT OR MORE OF THE MEDIAN MSA/MD INCOME.
18. IN TABLE 3, THE TOTAL LOAN NUMBER AND DOLLAR AMOUNT FOR EACH TYPE OF PURCHASER MAY INCLUDE THOSE LOANS WHERE INFORMATION CONCERNING THE APPLICANT OR THE CENSUS TRACT CHARACTERISTICS WAS NOT AVAILABLE.
19. "TOTAL" INCLUDES BOTH THOSE CASES WHERE GENDER WAS REPORTED AND THOSE WHERE THIS INFORMATION WAS NOT AVAILABLE.
20. "JOINT" MEANS APPLICANT/CO-APPLICANT OF THE OPPOSITE GENDER IN ANY ORDER.
21. "APPLICATIONS RECEIVED" EQUALS THE TOTAL NUMBER OF LOANS ORIGINATED, APPLICATIONS APPROVED BUT NOT ACCEPTED, APPLICATIONS DENIED AND WITHDRAWN, AND FILES CLOSED FOR INCOMPLETENESS, AND EXCLUDES LOANS PURCHASED, PREAPPROVAL REQUESTS DENIED, AND PREAPPROVAL REQUESTS APPROVED BUT NOT ACCEPTED.
22. INCLUDES CENSUS TRACTS WITH NO REPORTED INCOME.
23. INSTITUTIONS ARE NOT REQUIRED TO REPORT REASONS FOR LOAN DENIALS. "TOTAL" INCLUDES CASES WHERE MULTIPLE REASONS WERE REPORTED.
24. CENSUS TRACTS ARE GROUPED ACCORDING TO MEDIAN AGE. BECAUSE THE CENSUS DATA ON HOUSING STOCK AGE ARE CATEGORIZED IN INTERVALS OF SEVERAL YEARS, THE MEDIAN HOUSING STOCK AGE FOR A CENSUS TRACT IS DETERMINED BY CALCULATING THE MID-POINT OF THE INTERVAL IN WHICH THE MEDIAN UNIT FALLS. THE TRACTS ARE GROUPED IN THIS TABLE BY THE TIME PERIOD IN WHICH THE MEDIAN UNIT WAS BUILT.
25. FOR MSA/MDS WITH MORE 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.

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